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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Anderson, et al.

Serial No.:   Not Yet Received

Filing Date: January 26, 2004

For: FINANCIAL INFORMATION
                 ACCESS SYSTEM

Mail Stop Patent Application
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

INFORMATION DISCLOSURE STATEMENT UNDER 37 CFR §§ 1.97-1.98

The following is submitted in accordance with 37 CFR §§ 1.97-1.98 and the provisions of

MPEP §§ 609 and 707.05 (b). The following list of art is already of record and fully discussed in

the parent case, Serial No. 08/541,045, filed October 11, 1995, and therefore, copies are not

attached. The references and information are listed below and on attached form PTO-1449 and

form PTO-892.

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The identification of any document herein is not intended to be, and should not be understood as being, an admission that each such document, in fact, constitutes "prior art" within the meaning of applicable law.

Applicants submit this statement in accordance with their duty of disclosure under 37 C.F.R. §1.56.

Applicants respectfully request that the documents cited herein be made of record in the normal manner and that such documents appear on the printed patent as being considered and made of record.

Respectfully submitted,

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Attorneys for Applicants

Date: *January 26, 2004*

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FORM PTO-1449 TO BE FILED WITH
INFORMATION DISCLOSURE STATEMENT

U.S. Department of Commerce　　Atty. Docket No. <u>BLO1134-003F</u>　Serial No. <u>Not Yet Rec'd</u>
Patent and Trademark Office

INFORMATION
DISCLOSURE STATEMENT
BY APPLICANTS

<u>Anderson, et al.</u>
Applicants

<u>January 26, 2004</u>
Filing Date　　　　　　　　　　Group Art Unit

　　　　　　　　　　　　　　　　　Examiner's name

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Examiner	Date Considered

Examiner: Initial if citation considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

The identification of any document herein is not intended to be, and should not be understood as being, an admission that each such document, in fact, constitutes "prior art" within the meaning of applicable law since, for example, a given document may have a later effective date than at first seems apparent or the document may have an effective date which can be antedated. The "prior art" status of any document is a matter to be resolved during prosecution.